

These terms and conditions apply to the **Vitality Travel and Discovery Miles competition**, taking place between 24 September and 24 November 2024.

One qualifying Discovery Bank client with a Vitality Health membership stands a chance to win 100,000 Discovery Miles.

By taking part in this promotion, you agree to and accept these terms and conditions.

The competition **and who qualifies**

- 1| The promoters are Discovery Bank Ltd and Discovery Vitality (Pty) Ltd also referred to as 'promoter', 'us', 'we', and 'our'.
- 2| The 'participant' is the qualifying client who has chosen to take part in the competition.
- 3| All information relating to this competition and any information we publish on any promotional material forms part of the terms and conditions.

Qualifying for this **competition**

- 4| This competition is open to Discovery Bank clients and full Vitality Health members with a qualifying Discovery Bank product, in South Africa, who are 18 years or older and are:
 - 4.1. A Discovery Bank primary accountholder or secondary cardholder with any of the below products:
 - a. A Discovery Bank Transaction Account with pay-as-you-transact fees.
 - b. A Discovery Bank Transaction Account with bundled fees.
 - c. A Discovery Bank Credit Card Account.
 - d. A Discovery Bank Suite.
 - e. A Discovery Account (applicable to Vitality Health members only),
 - f. And have an active Vitality Money status.
- 5| Clients with Discovery Bank savings products only must upgrade to a Discovery Bank transaction or credit card account to qualify for the competition. Credit approval is subject to income verification and creditworthiness.
- 6| Clients with the previous Discovery Card product, which is now administered by Discovery Bank are required to switch their previous Discovery Card to a new Discovery Bank credit card product and activate Vitality Money to qualify for the competition.
- 7| Clients must make bookings for either themselves or members on their Vitality plan to qualify for the competition.
- 8| This competition is not open to:
 - 8.1. Directors, members, partners, agents, employees or consultants of the Discovery Group of companies or any supplier of goods or services in connection with the competition; or
 - 8.2. The spouse, life partner, business partner or associate, or the natural or adopted parent, child, or sibling, of any of the persons specified in 8.1 above.

How the **competition** works

- 9| One qualifying participant will stand the chance to win.
- 10| For this competition members must making a booking through the Vitality Travel booking platform between 24 September and 24 November 2024 for a flight, accommodation or car hire for bookings from 1 December 2024 until 15 January 2025.
- 11| Entries received after closure of the competition will be invalid, regardless of the reason for the late entry.

- 12| From the qualifying entries, one randomly selected client will win the prize.
- 13| The winner will be notified via email by 24 January 2025, upon failure to respond within two weeks, another winner will be selected.
- 14| Each participant is only eligible to one entry for the prize draw.

The Prize

- 15| The awarded Discovery Miles will be credited to the winner's applicable Discovery Bank account as specified in clause 3 within 10 working days after contact has been established. The winner's Discovery Miles account will need to be active at the time of allocation or they will forfeit the reward.
- 16| Discovery Miles do not constitute currency or any other medium of exchange in circulation in South Africa.
- 17| The prize cannot be exchanged for a different prize subject to clause 17.
- 18| The transfer and monetising of Miles is subject to Discovery Miles terms and conditions.
- 19| By accepting the prize, the winner voluntarily assumes all risks and dangers related to it.
- 20| We do not make any representations or give any guarantees that:
 - 22.1 Your entry or participation in the competition will result in you winning a prize.
 - 22.2 A prize, or any aspect thereof, will meet your requirements, preferences or expectations; or
 - 22.3 A prize, or any aspect thereof, will be satisfactory, punctual, free from defects, safe, reliable or fit for any particular purpose.
- 21| If you are the winner of this competition, we may request written consent the publication of your name and/or a video and/or photos of you in any media to promote and advertise any of our brands, goods or services with no fees or royalties paid to you. You will still get the prize if you choose not to participate.

Additional terms and conditions

- 22| **Discovery Bank account terms and conditions** and **Vitality Money main rules** terms and conditions apply.
- 23| The promoters reserve the right to cancel or change the competition rules subject to notice ahead of time. If this happens, participants will lose and abandon any rights they may have against the promoters, our affiliates and associated companies to the extent permitted by law.
- 24| The Discovery Bank client's account must be in good standing (as defined here) to participate in the competition.
- 25| If required by legislation or for other legal reasons, the promoters reserve the right to cancel this competition at once and without notice. If this happens, all participants agree to lose any rights that they may have in terms of this competition. Participants accept that they will have no recourse against the promoters or the promoters' agents to the extent permitted by law. We further reserve the right to cancel this competition at once and without notice if the competition is held to be or becomes unlawful.
- 26| The promoters are not legally responsible for any misrepresentation caused by an unintentional copy error, typing error or omission that may occur in any promotional material.
- 27| Any violation or attempt to violate any of these rules will result in immediate disqualification.
- 28| Participants need to get their own tax advice about any benefit they may get in terms of these rules. The promoters are not responsible for any tax consequences.
- 29| Participants understand and agree that to participate in the competition, the promoters must collect and use personal information about participants including transaction data. This promotion falls under the terms of the **Discovery Bank privacy statement, Discovery Vitality privacy statement, and Discovery**

Group privacy policy and is done in accordance with the provisions of the Protection of Personal Information Act 4 of 2013 You may write to us at privacy@discovery.co.za should you have any questions or concerns regarding how we will use your personal information.

- 30| In instances where we establish that the participant commits fraud or miscommunicates any information, we reserve the right to cancel the prize with immediate effect, subject to the fraudulent conduct or miscommunication.
- 31| For more information on Vitality Travel rewards, visit the Vitality Product Rules page.
- 32| The Discovery Bank Transaction Account, Discovery Bank Card Account and Discovery Bank Suite terms and conditions apply. Please read the Discovery Bank terms and conditions, Vitality main rules for Discovery Bank clients with Vitality Money and Discovery Miles terms and Conditions for more information.
- 33| Please read the Discovery Miles benefit guide for more information about all Discovery Miles terms and conditions.

20 September 2024